### Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main

Document Page 1 of 39
ARLINGTON CLUB CONDOMINIU
C/O Kovitz Shifrin Nesbit
750 West Lake Cook Road
Suite 350
Buffalo Grove, IL 60089

Bac Home Lns Lp/ctry 450 American St Simi Valley, CA 93065

Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075

Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801

Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500

CODILIS ERNEST J JR 15W030 N FRONTAGE RD

BURR RIDGE IL, 60527

Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316

Gemb/sams Club PO Box 981400 El Paso, TX 79998

The Home Depot/cbsd Ccs Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497

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Document Volvo Finance North
10 Link Drive
Rockleigh, NJ 07647-2509

Washington Mutual Ba 9451 Corbin Avenue Northridge, CA 91328 Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main Document Page 3 of 39

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		Bankruptcy Case Number:
Eugenij	jus Kitovas	
	VERIFICATION	N OF CREDITOR MATRIX
		Number of Creditors:
The abo knowled		e list of creditors is true and correct to the best of my (our)
Dated:	9/11/2009	s/ Eugenijus Kitovas Eugenijus Kitovas
		Debtor

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United States Bankruptcy Court Northern District of Illinois Eastern Division						Volun	tary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Kitovas, Eugenijus</b>		Name of	Joint D	ebtor (Spouse) (La	st, First, I	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				s used by the Joint , maiden, and trade		•	ars
Last four digits of Soc. Sec./Complete EIN or other Tax I.D state all):  9326	No. (if more than one,	Last four state all)	-	of Soc. Sec./Comp	lete EIN o	or other Tax I	.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State):  1612 Pennesbury Court A-2  Wheeling, IL		Street Ad	ldress o	of Joint Debtor (No	. & Street	t, City, and St	tate):
	CODE <b>60090</b>						ZIP CODE
County of Residence or of the Principal Place of Business: <b>Cook</b>		County o	f Resid	ence or of the Prin	cipal Plac	ce of Business	S:
Mailing Address of Debtor (if different from street address)	:	Mailing A	Address	s of Joint Debtor (if	f different	t from street a	ddress):
ZIP	CODE						ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above):						
T (D)	Nature of Busi	· · · · · · · · · · · · · · · · · · ·		C!			ZIP CODE
Type of Debtor (Form of Organization)	(Check <b>one</b> box)	mess			_		Code Under Which (Check one box)
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	☐ Health Care Business ☐ Single Asset Real Estate U.S.C. § 101(51B)	e as defined	d in 11	Chapter 7 Chapter 9	ı		Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Railroad Stockbroker Commodity Broker			Chapter 11 Chapter 12 Chapter 13	2		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
check this box and state type of entity below.)	☐ Clearing Bank☐ Other					Nature of (Check one	
	Tax-Exempt E			☑ Debts are p		consumer	☐ Debts are primarily
(Check box, if applicat  Debtor is a tax-exempt orga under Title 26 of the Unitec Code (the Internal Revenue				debts, defin § 101(8) as individual personal, fa	s "incurre primarily amily, or l	d by an for a	business debts.
Filing Fee (Check one box)	Code (the internal reve	l l	,	hold purpo		er 11 Debto	rs
✓ Full Filing Fee attached		Check one box:					
	'1 de al XM a an 1	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (applicable to indi signed application for the court's consideration certifying	- ·	Check if:					
unable to pay fee except in installments. Rule 1006(b) \$	See Official Form 3A.			's aggregate noncor s or affiliates) are l			ts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration.		-		pplicable boxes			
attach signed application for the court's consideration.	see Official Politi 3B.			is being filed with	this petit	ion	
	☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information							CE IS FOR COURT USE ONLY
<ul> <li>□ Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>							
Estimated Number of Creditors	ibution to unsecured creditors	S					
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,0 10,000 25,000 50,0		001-	Over 100,000			
Estimated Assets \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	0,000 to \$1 million \$100 mi			More than \$100	million		
Estimated Liabilities  \$0 to \$50,000 to \$100,000 \$1 nm.	9,000 to \$1 million \$100 mi			More than \$100	million		

Official Form 1 (04/07) Document	Page 5 of 39	FORM B1, Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Eugenijus Kitovas	
All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional she	eet.)
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If more than one, attac	h additional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debto whose debts are primarily  I, the attorney for the petitioner named in the for have informed the petitioner that [he or she] may 12, or 13 of title 11, United States Code, and ha available under each such chapter. I further certified by the notice required by 11 U.S.C. § 342(b)	or is an individual consumer debts) egoing petition, declare that I proceed under chapter 7, 11, we explained the relief fy that I have delivered to the b.
Exhibit A is attached and made a part of this petition.	X /s/ O. Allan Fridman Signature of Attorney for Debtor(s) O. Allan Fridman	9/11/2009  Date 6274954
Ex	xhibit C	
Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No  Ex	hibit D	nealth of safety?
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	st complete and attach a separate Exhibit D.)	
☑ Exhibit D completed and signed by the debtor is attached and made a part of	this petition.	
If this is a joint petition:		
<ul> <li>Exhibit D also completed and signed by the joint debtor is attached and made</li> </ul>	e a part of this petition.	
	rding the Debtor - Venue y applicable box)	
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		80 days immediately
There is a bankruptcy case concerning debtor's affiliate. general p	partner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal planes no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	at is a defendant in an action or proceeding [in a fede	
· · · · · · · · · · · · · · · · · · ·	des as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the following	ng).
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due during the 30-day pe	eriod after the

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Case 09-33753 Doc 1 Filed 09/11/09 Official Form 1 (04/07) Document	Page 6 of 39 FORM B1, Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Eugenijus Kitovas			
Cian				
	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Eugenijus Kitovas	X Not Applicable			
Signature of Debtor Eugenijus Kitovas	(Signature of Foreign Representative)			
V. Not Applicable				
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
9/11/2009	Date			
Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X _/s/ O. Allan Fridman	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as			
Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have			
O. Allan Fridman, 6274954	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or			
Printed Name of Attorney for Debtor(s) / Bar No.	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor			
Yelena Shvartsman	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B			
Firm Name	is attached.			
400 Skokie Blvd Suite 380 Northbrook, IL 60062				
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer			
8477140210	Social Security number(If the bankruptcy petition preparer is not an individual,			
Telephone Number	state the Social Security number of the officer, principal, responsible person or			
9/11/2009 afridman@tds.net	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)			
Date				
Signature of Debtor (Corporation/Partnership)	Address			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable			
ucotor.	A Mot Applicable			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date			
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or			
Signature of Authorized Individual	partner whose social security number is provided above.			
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:			
Tide of Andersian J. L. Jinidan 1	If more than one person prepared this document, attach additional sheets conforming			
Title of Authorized Individual	to the appropriate official form for each person.  A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and			
Date	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.			

Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main Document Page 7 of 39 Official Form 1, Exhibit D (10/06)

### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois Eastern Division**

In re:	Eugenijus Kitovas	Case No.	
	Debtor	<del>-</del>	(if known)

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cadismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your pankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

Case 09-3375 Official Form 1, Exh		Filed 09/11/09 Document ont.	Entered 09/11/09 13:37: Page 8 of 39	10 Desc Main				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.								
I certify under penalty of perjury that the information provided above is true and correct.								
Signature of Debtor: s/ Eugenijus Kitovas Eugenijus Kitovas								
Date: 9/11/2009								

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FORM B6A (10/05)

n re:	Eugenijus Kitovas	Case No.		
	Debtor	_,	(If known)	

### **SCHEDULE A - REAL PROPERTY**

	Total	>	\$ 150,000.00	
1612 Pennsbury Court, Wheeling, IL 60090	Fee Owner		\$ 150,000.00	\$ 239,662.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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FormB6B (10/05)

In re	Eugenijus Kitovas		Case No.	
		Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		100		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citbank checking account		200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF checking account		20.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		eneral Houshold Goods, bedroom set, 2 televisions, couch, coffee, ASUS Laptop		1,300.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		wearing apparel		0.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
Interests in partnerships or joint ventures. Itemize.	Х			

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Form B6B-Cont. (10/05)

n re	Eugenijus Kitovas	Case No.	
	Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(414)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Acura TSX 117,000		6,625.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.		Toshiba Laptop Computer		100.00
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			

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Form B6B-Cont. (10/05)

In re	Eugenijus Kitovas		Case No.	
		Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.				0.00
	_	2 continuation sheets attached Total	al >	\$ 8,345.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Eugenijus Kitovas	Case No.	
	Debtor		(If known)

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
100	735 ILCS 5/12-1001(b)	100.00	100.00
Citbank checking account	735 ILCS 5/12-1001(b)	200.00	200.00
eneral Houshold Goods, bedroom set, 2 televisions, couch, coffee, ASUS Laptop	735 ILCS 5/12-1001(b)	1,300.00	1,300.00
TCF checking account	735 ILCS 5/12-1001(b)	20.00	20.00
Toshiba Laptop Computer	735 ILCS 5/12-1001(d)	100.00	100.00
wearing apparel	735 ILCS 5/12-1001(a),(e)	0.00	0.00

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Official Form 6D (10/06)

In re	Eugenijus Kitovas	Case No.	
	Debtor		(If known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 129923638  Bac Home Lns Lp/ctry  450 American St Simi Valley, CA 93065			04/01/2009 1612 Pennsbury Court, Wheeling, IL 60090 VALUE \$150,000.00				48,509.00	0.00
ACCOUNT NO. 43550486  Volvo Finance North 10 Link Drive Rockleigh, NJ 07647-2509			05/01/2009 2004 Acura TSX 117,000 VALUE \$6,625.00				6,642.00	17.00
ACCOUNT NO. 9085303863954  Washington Mutual Ba 9451 Corbin Avenue Northridge, CA 91328			05/01/2009 1612 Pennsbury Court, Wheeling, IL 60090 VALUE \$150,000.00				191,153.00	41,153.00
CODILIS ERNEST J JR 15W030 N FRONTAGE RD BURR RIDGE IL, 60527								

continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 246,304.00	\$ 41,170.00
\$ 246,304.00	\$ 41,170.00

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Official Form 6E (04/07)

adjustment.

In re	Eugenijus Kitovas		Case No.	
		Debtor		(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation ciness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or isehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Eugenijus Kitovas		Case No.	. <u></u>	
	<u> Lagorijao rittovao</u>	Debtor	<del>-</del> ,	(If known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁
(Totals of this page)

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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In re	Eugenijus Kitovas		Case No.
		Debtor	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no c	Ioai	1010	noiding unsecured nonpriority claims to report	. 011		JOHIC	adie i .
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  ARLINGTON CLUB CONDOMINIU C/O Kovitz Shifrin Nesbit 750 West Lake Cook Road Suite 350 Buffalo Grove, IL 60089			condo assements				1,240.42
Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075			Credit Card				980.00
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801			Credit Card				10,843.00
ACCOUNT NO. 2153  Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500			Credit Card				11,355.00
Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316			Credit Card				7,304.00

1 Continuation sheets attached

Subtotal > \$ 31,722.42 Total > \$ Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main Document Page 18 of 39

Official Form	6F (10/06) - Cont.	
---------------	--------------------	--

n re	Eugenijus Kitovas		Case No.
		Debtor	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6456</b>							931.00
Gemb/sams Club PO Box 981400 El Paso, TX 79998	<b>T</b>		Charge				
ACCOUNT NO. <b>5308</b>							448.00
The Home Depot/cbsd Ccs Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497			Charge				

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,379.00 Total > \$ 33,101.42 O. Allan Fridman 6274954 Yelena Shvartsman 400 Skokie Blvd Suite 380 Northbrook, IL 60062

8477140210 Attorney for the Petitioner(s)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: **Eugenijus Kitovas**Social Security Number: **9326** 

Case No:

Chapter 7

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	ARLINGTON CLUB CONDOMINIU C/O Kovitz Shifrin Nesbit 750 West Lake Cook Road Suite 350 Buffalo Grove, IL 60089	Unsecured Claims	\$ 1,240.42
2.	Bac Home Lns Lp/ctry 450 American St Simi Valley, CA 93065	Secured Claims	\$ 48,509.00
3.	Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075	Unsecured Claims	\$ 980.00
4.	Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Unsecured Claims	\$ 10,843.00
5.	Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500	Unsecured Claims	\$ 11,355.00

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In re:	Eugenijus Kitovas	Case	• No
6.	Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316	Unsecured Claims	\$ 7,304.00
7.	Gemb/sams Club PO Box 981400 El Paso, TX 79998	Unsecured Claims	\$ 931.00
8.	The Home Depot/cbsd Ccs Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497	Unsecured Claims	\$ 448.00
9.	Volvo Finance North 10 Link Drive Rockleigh, NJ 07647-2509	Secured Claims	\$ 6,642.00
10.	Washington Mutual Ba 9451 Corbin Avenue Northridge, CA 91328	Secured Claims	\$ 191,153.00

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n re:	Eugenijus Kitovas	Case No

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

### **DECLARATION**

I, **Eugenijus Kitovas**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Eugenijus Kitovas

**Eugenijus Kitovas** 

Dated: 9/11/2009

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orm B6G			Document	Page 22 of 39	
10/05)					

In re:	Eugenijus Kitovas	Case No.	
	Debtor	.,	(If Imaxim)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H			Document	1 age 20 of 00		
(10/05)						
In re: Eug	enijus Kitovas			Case No.	<del></del>	
			Debtor		(If known)	
		SC	HEDULE H	- CODEBTORS		
<b>⊡</b> ∕ C	☐ Check this box if debtor has no codebtors.					
	NAME AND ADDRES		RTOP	NAME AND ADDRESS O	E CREDITOR	

Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main Document Page 24 of 39 Official Form 6I (10/06)

In re	Eugenijus Kitovas		Case No.		
		Debtor		(If known)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status: <b>Mari</b>	ried	DEPENDENTS OF	DEBTOR AND	SPOUSE		
		RELATIONSHIP(S):			AGE(	S):
Employment:		DEBTOR		SPOUSE		
Occupation	Truc	ck Driver	Flight At	tendant		
Name of Employer	Self	Employed	Southwe			
How long employed	8		4			
Address of Employe	r					
	e of average or e filed)	r projected monthly income at time	1	DEBTOR		SPOUSE
Monthly gross water     (Prorate if not)			\$	2,000.00	\$_	3,332.33
2. Estimate monthly	overtime		\$	0.00	\$_	0.00
3. SUBTOTAL			\$	2,000.00	\$	3,332.33
4. LESS PAYROLL	DEDUCTION	NS	<u> </u>	•		•
a. Payroll taxe	s and social s	ecurity	\$	0.00		1,083.33
b. Insurance			\$	0.00	\$_	0.00
c. Union dues			\$	0.00	\$_	0.00
d. Other (Spec	ity)		\$	0.00	\$ _	0.00
5. SUBTOTAL OF	PAYROLL DE	EDUCTIONS	\$	0.00	\$_	1,083.33
6. TOTAL NET MO	NTHLY TAKE	HOME PAY	\$	2,000.00	\$_	2,249.00
7. Regular income f	rom operation	of business or profession or farm				
(Attach detaile	d statement)		\$	0.00	\$	0.00
8. Income from real	property		\$	0.00	\$	0.00
9. Interest and divid	ends		\$	0.00	\$	0.00
		port payments payable to the debtor for the addents listed above.	\$	0.00	\$_	0.00
11. Social security of	•			0.00	•	0.00
(-1 )/			\$ \$	0.00	\$ <u> </u>	
<ul><li>12. Pension or retire</li><li>13. Other monthly in</li></ul>			Ψ	0.00	Ψ	0.00
•	ICOME			0.00	_	0.00
(Specify)			\$	0.00	\$ _	0.00
14. SUBTOTAL OF	LINES 7 THI	ROUGH 13	\$	0.00	\$_	0.00
15. AVERAGE MO	NTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$	2,000.00	\$	2,249.00
		NTHLY INCOME: (Combine column totals ebtor repeat total reported on line 15)		\$ 4,249	0.00	
nominie 13, ii tilele	is only one de	obioi roposi total reported orrille 10)				and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE** 

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### Official Form 6J (10/06)

<sup>In re</sup> Eugenijus Kitovas		Case No.	
•	Debtor	<del></del>	(If known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,800.00 a. Are real estate taxes included? No Yes b. Is property insurance included? \$ 2. Utilities: a. Electricity and heating fuel 150.00 \$ b. Water and sewer 0.00 c. Telephone \$ 100.00 d. Other assessment \$ 210.00 3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 500.00 5. Clothing \$ 200.00 6. Laundry and dry cleaning \$ 50.00 7. Medical and dental expenses 0.00 8. Transportation (not including car payments) \$ 800.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 180.00 0.00 e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 220.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 350.00 a. Auto \$ b. Other Mortgage on spouse property 1.200.00 \$ 306.00 spouse car payment 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$ 6,066.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 4,249.00 b. Average monthly expenses from Line 18 above 6,066.00 c. Monthly net income (a. minus b.) -1,817.00

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Official Form 6 - Statistical Summary (10/06) Form 6-Summ2 (Official Form) - (10/06)

2006 USBC, Central District of California

### **United States Bankruptcy Court**

Official Form 6 - Statistical Summary (10/06)	UNITED STATES BANKRUPTCY COURT – NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION		
In re		Case No.	
	<b>Debtor</b> s	Chapter	
	UNITED STATES BANKRUPTO	CHAPTER:	
In re	D <b>eDebri</b> (	CASE NO.:	
Debtor(s):		Case No.: (If known) Chapter:	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159) AMENDED - STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

2006 USBC, Central District of California

### **United States Bankruptcy Court**

Official Form 6 - Statistical Summary (10/06) UNITED STATES BANKRUPTCY COURT - NORTHERN DISTRICT OF ILLINOIS

EASTERI	N DIVISION		
In re	······································	Case No.	-
Debtors		Chapter	-
UNITED STATES	BANKRUPTCY (	COURT	
		CHAPTER:	
In re	DelDetor(s).	CASE NO.:	
Debtor(s):		Case No.:	_
		(If known) Chapter:	
State the following:		•	
Average Income (from Schedule I, Line 16)	\$		
Average Expenses (from Schedule J, Line 18)	\$		
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$		

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

ln re:	Eugenijus Kitovas	Case No.	
	0 ,		

Chapter 7

	BUSINESS INCOME AN	D EXPENSES		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY	INCLUDE information directly r	elated to the busin	iess
operation	n.)			
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:			
1.	Gross Income For 12 Months Prior to Filing:	\$	0.00	
PART B	- ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:			
2.	Gross Monthly Income:		\$	0.00
PART C	- ESTIMATED FUTURE MONTHLY EXPENSES:			
3.	Net Employee Payroll (Other Than Debtor)	\$	0.00	
4.	Payroll Taxes		0.00	
5.	Unemployment Taxes		0.00	
6.	Worker's Compensation		0.00	
7.	Other Taxes		0.00	
8.	Inventory Purchases (Including raw materials)	· · · · · · · · · · · · · · · · · · ·	0.00	
	Purchase of Feed/Fertilizer/Seed/Spray		0.00	
	Rent (Other than debtor's principal residence)		0.00	
11.	Utilities	· · · · · · · · · · · · · · · · · · ·	0.00	
12.	Office Expenses and Supplies		0.00	
	Repairs and Maintenance		0.00	
	Vehicle Expenses	· · · · · · · · · · · · · · · · · · ·	0.00	
15.	Travel and Entertainment	<u></u>	0.00	
16.	Equipment Rental and Leases	·	0.00	
	Legal/Accounting/Other Professional Fees		0.00	
	Insurance		0.00	
19.	Employee Benefits (e.g., pension, medical, etc.)	<u></u>	0.00	
20.	Payments to Be Made Directly By Debtor to Secured Creditors For		<u> </u>	
	Pre-Petition Business Debts (Specify):			
	None			
21.	Other (Specify):			
	None			
22.	Total Monthly Expenses (Add items 3 - 21)		\$	0.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:			
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$	0.00

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Official Form 6 - Summary (10/06)

### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Eugenijus Kitovas	Case No.
	Debtor	Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES		OTHER
A - Real Property	YES	1	\$	150.000.00			
B - Personal Property	YES	3	\$	8.345.00			
C - Property Claimed as Exempt YES		1					
D - Creditors Holding Secured Claims	YES	1			\$	246,304.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2			\$	33.101.42	
G - Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	YES	1					\$ 4,249.00
J - Current Expenditures of Individual Debtor(s)	YES	2					\$ 6.066.00
тот	15	\$	158,345.00	\$	279,405.42		

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Official Form 6 - Declaration (10/06)

In re	Eugenijus Kitovas	Case No.	
	Debtor		(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>17</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	9/11/2009	Signature: s/ Eugenijus Kitovas
		Eugenijus Kitovas
		Debtor
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Official Form 7 (04/07)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Eugenijus Kitovas		Case No.					
		Debtor	(If known)					
		STATEMENT OF FINANCIAL AFFAIRS						
	1. Income from	n employment or operation of business						
None	the debtor's busine beginning of this catwo years immediathe basis of a fiscatof the debtor's fiscatorial under chapter 12 of	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the <b>two years</b> immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	AMOUNT	SOURCE	FISCAL YEAR PERIOD					
	8,875.00	Self Employed Truck Driver	2008					
None ☑	2. Income oth	er than from employment or operation of	f business					
	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the <b>two years</b> immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
	AMOUNT	SOURCE	FISCAL YEAR PERIOD					
	3. Payments t	o creditors						
	Complete a. or b	as appropriate, and c.						
None <b>☑</b>								

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

None

 $\mathbf{\Lambda}$ 

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAYMENTS/

PAID OR VALUE OF

**AMOUNT** STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**TRANSFERS** OWING

None

 $\mathbf{\Delta}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** 

**AMOUNT** 

**AMOUNT PAID** STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

COURT OR AGENCY

STATUS OR DISPOSITION

JPMORGAN CHASE BANK v. KITOVAS EUGENIJUS 2009-CH-22872

**Froeclsoure** 

**Circuit COurt of Cook County** 

Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

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### 5. Repossessions, foreclosures and returns

None

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

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a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

3

DATE OF NAME AND ADDRESS ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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NAME AND ADDRESS DESCRIPTION OF COURT DATE OF AND VALUE OF CASE TITLE & NUMBER **ORDER PROPERTY** 

### 7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

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List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Yelena Shvartsman and O. Allan Fridman 555 Skokie Blvd. Suite 500 Northbrook, IL 60063

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DATE
DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

Simonas Salomatinas 01/01/2009 1998
None

1998 Volvo Sem i Truck 1,000,000 in needed repir not operable Solld for \$5,000 for fair market value

None

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b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION
DEVICE TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

### 11. Closed financial accounts

None

 $\checkmark$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

### 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDESCRIPTIONDATE OF TRANSFEROF BANK OROF THOSE WITH ACCESSOFOR SURRENDER,OTHER DEPOSITORYTO BOX OR DEPOSITORYCONTENTSIF ANY

### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1612 Pennesbury Court Wheeling, IL 60090 **Eugenijus Kitovas** 

### 16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

6

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

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SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

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SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

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NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

### 18. Nature, location and name of business

None

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a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR NAME OTHER TAXPAYER

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING** 

DATES

I.D. NO.

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 b. U.S.C. § 101.

None



ADDRESS NAME

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/11/2009 Signature s/ Eugenijus Kitovas of Debtor **Eugenijus Kitovas** 

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Form 8 (10/05)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Eugenijus Kitovas				Case No.	
_		Debtor			Chapter 7	
	CHAPTER 7	INDIVIDUAL DE	BTOR'S	STATEME	NT OF INTENT	ΓΙΟΝ
☐ I hav	e filed a schedule of assets	and liabilities which includes de	ebts secured by pro	operty of the estate		
☐ I hav	re filed a schedule of execut	ory contracts and unexpired leas	ses which includes	personal property	subject to an unexpired lea	ase.
☐ I inte	end to do the following with r	espect to the property of the esta	ate which secures	those debts or is s	ubject to a lease:	
Description Property	n of Secured	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	2 Pennsbury Court, eeling, IL 60090	Bac Home Lns Lp/ctry	Х			
2. 2004	4 Acura TSX 117,000	Volvo Finance North				X
	2 Pennsbury Court, eeling, IL 60090	Washington Mutual Ba	Х			
Description of Leased Property		Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant		
_	None					
	•	9/11/2009				
Signature of	us <b>Kitovas</b> of Debtor D	Date				

Case 09-33753 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:10 Desc Main Document Page 39 of 39

B 203 (12/94)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re: Eugenijus Kitovas						Case No.				
Debtor					_	Chapter	7			
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR									
1.	and the	at co o me,	empensation paid to for services rende	o me within one year b	efor	016(b), I certify that I am the attorney for the the filing of the petition in bankruptcy, on the pehalf of the debtor(s) in contemplation of	or agreed to be	s)		
	F	or leg	gal services, I have	agreed to accept			\$			
	Р	rior to	the filing of this s	tatement I have receive	ed		\$			
	В	aland	ce Due				\$			
2.	The s	ource	e of compensation	paid to me was:						
			Debtor			Other (specify)				
3.	The s	ource	e of compensation	to be paid to me is:						
			Debtor			Other (specify)				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.							associates		
5.	<ul> <li>I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> </ul>									
	a)		llysis of the debtor		nd re	endering advice to the debtor in determini	ng whether to file			
	b)	Prep	paration and filing	of any petition, schedu	les,	statement of affairs, and plan which may	be required;			
	c)	Rep	resentation of the	debtor at the meeting of	of cr	reditors and confirmation hearing, and an	y adjourned hearings ther	eof;		
	d)	Rep	resentation of the	debtor in adversary pro	oce	edings and other contested bankruptcy m	atters;			
	e)	[Oth	ner provisions as n	eeded]						
6.	By ag	greem	nent with the debto	r(s) the above disclose	ed fe	ee does not include the following services	:			
						CERTIFICATION				
r		•		a complete statement in this bankruptcy prod		ny agreement or arrangement for paymenting.	nt to me for			
[	Dated:	<u>9/1</u>	1/2009							
						/s/ O. Allan Fridman				
						O. Allan Fridman, Bar No.	6274954			

Yelena Shvartsman Attorney for Debtor(s)